

Table I.C.3(2003) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.4%	12.4%	15.1%	18.4%	17.7%	18.4%	14.9%	18.2%
Industry group **								
Agric., fish., forest.	12.6%	13.5%	14.2% *	13.1% *	9.6% *	12.0% *	17.9%	8.2% *
Mining and manufacturing	16.3%	9.9%	13.0%	17.8%	16.5%	16.5%	13.3%	16.8%
Construction	16.8%	10.6%	16.0%	18.1%	22.9%	19.2%	15.7%	18.3%
Utilities and transp.	17.8%	10.8% *	17.8%	15.4%	20.2%	18.2%	14.4%	18.5%
Wholesale trade	16.9%	12.7%	12.4%	17.7%	23.6%	15.6%	14.1%	18.3%
Fin. svcs. and real estate	16.7%	10.7%	12.6%	16.3%	16.0%	18.3%	13.1%	17.5%
Retail trade	20.4%	18.0%	19.2%	25.0%	21.9%	19.5%	19.9%	20.5%
Professional services	15.9%	10.7%	14.1%	17.1%	15.4%	17.4%	12.9%	16.9%
Other services	20.4%	15.7%	17.2%	19.7%	20.1%	22.9%	16.7%	22.0%
Ownership								
For profit, incorporated	18.3%	12.2%	15.4%	20.0%	19.4%	18.9%	15.5%	19.1%
For profit, unincorporated	18.5%	14.1%	17.1%	19.7%	20.6%	19.9%	15.9%	20.2%
Nonprofit	13.6%	9.4%	10.9%	10.3%	12.6%	15.8%	9.2%	14.2%
Unknown	13.8%	12.2%	11.7%	8.8%	16.1%	15.8%	11.1%	15.2%
Age of firm								
Less than 5 years	18.4%	13.9%	17.9%	22.6%	20.6%	19.4%	16.0%	21.5%
5-9 years	18.3%	16.0%	15.8%	18.5%	22.9%	18.1%	16.1%	20.6%
10-19 years	18.4%	12.1%	18.5%	20.7%	21.0%	19.0%	15.9%	20.9%
20 or more years	16.8%	11.1%	13.0%	17.4%	16.4%	18.8%	13.9%	17.7%
Unknown	18.1%	6.3% *	10.2% *	13.6% *	20.9%	18.0%	15.0%	18.1%
Multi/single status								
2 or more locations	18.3%	13.9% *	13.5%	18.9%	17.9%	18.5%	16.2%	18.4%
1 location only	15.8%	12.4%	15.3%	18.1%	17.4%	14.6%	14.7%	17.5%
Percent full-time employees								
Less than 25%	21.0%	11.4%	14.6% *	20.2%	23.8%	22.2%	15.4%	22.3%
25-49 %	21.6%	17.7%	17.2%	22.7%	22.9%	22.1%	18.9%	22.4%
50-74 %	18.4%	14.6%	19.5%	19.2%	21.5%	17.6%	16.7%	19.0%
75% or more	17.0%	11.9%	14.5%	18.0%	16.8%	18.2%	14.4%	17.8%
Union presence								
No union employees	18.2%	12.7%	15.5%	19.0%	18.3%	20.6%	15.1%	19.7%
Has union employees	13.4%	5.8% *	7.2% *	8.4%	13.8%	14.2%	8.1%	13.8%
Unknown	18.4%	8.0% *	17.5%	27.1%	19.4%	18.3%	20.8%	18.3%
Percent low wage employees								
50% or more low wage	21.0%	15.3%	22.1%	20.6%	21.8%	22.5%	19.6%	21.6%
Less than 50% low wage	16.6%	12.1%	14.3%	17.9%	16.7%	19.1%	14.2%	17.9%
Unknown	17.7%	9.2%	10.1%	19.1%	19.5%	17.7%	11.5%	17.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3(2003) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.33%	0.55%	0.66%	1.15%	0.59%	0.44%	0.43%	0.33%
Industry group **								
Agric., fish., forest.	2.59%	3.14%	8.52% *	4.47% *	7.54% *	6.30% *	3.41%	3.95% *
Mining and manufacturing	0.46%	1.48%	1.76%	1.86%	0.80%	1.03%	1.12%	0.56%
Construction	1.08%	1.77%	2.08%	2.43%	3.35%	1.83%	1.26%	2.17%
Utilities and transp.	1.23%	4.16% *	3.26%	4.16%	2.13%	1.85%	1.99%	1.31%
Wholesale trade	0.99%	2.25%	1.47%	2.64%	1.81%	0.93%	2.11%	0.92%
Fin. svcs. and real estate	0.64%	1.18%	2.89%	2.29%	1.41%	0.62%	1.58%	0.52%
Retail trade	0.99%	1.55%	1.42%	1.53%	1.40%	1.72%	1.14%	1.25%
Professional services	0.33%	0.99%	1.38%	2.01%	0.62%	0.52%	0.65%	0.38%
Other services	1.07%	1.38%	3.10%	1.66%	2.49%	1.35%	0.90%	1.31%
Ownership								
For profit, incorporated	0.39%	0.84%	0.71%	1.27%	0.86%	0.55%	0.46%	0.43%
For profit, unincorporated	0.60%	1.10%	2.57%	2.53%	2.02%	2.01%	0.83%	1.19%
Nonprofit	0.45%	1.56%	1.99%	1.86%	0.59%	0.70%	1.05%	0.48%
Unknown	1.08%	1.98%	3.23%	1.65%	2.84%	1.09%	0.89%	1.26%
Age of firm								
Less than 5 years	1.18%	1.80%	3.38%	3.50%	3.75%	2.96%	1.37%	2.62%
5-9 years	1.04%	1.41%	2.98%	3.18%	2.20%	1.17%	0.77%	1.52%
10-19 years	0.73%	1.02%	1.58%	1.99%	2.27%	1.45%	0.53%	1.42%
20 or more years	0.55%	0.81%	0.83%	1.07%	0.81%	0.74%	0.64%	0.56%
Unknown	0.59%	2.01% *	3.23% *	6.42% *	3.22%	0.60%	4.08%	0.59%
Multi/single status								
2 or more locations	0.34%	5.80% *	2.37%	1.53%	0.54%	0.44%	1.27%	0.35%
1 location only	0.56%	0.58%	0.65%	1.16%	1.33%	1.55%	0.43%	0.99%
Percent full-time employees								
Less than 25%	1.56%	2.96%	5.01% *	3.41%	3.84%	2.90%	3.29%	2.02%
25-49 %	1.04%	3.80%	2.31%	3.19%	2.12%	2.04%	1.76%	1.34%
50-74 %	1.21%	1.70%	1.43%	1.47%	1.70%	2.02%	0.87%	1.49%
75% or more	0.39%	0.70%	0.88%	1.19%	0.72%	0.36%	0.63%	0.36%
Union presence								
No union employees	0.42%	0.56%	0.68%	1.19%	0.56%	0.56%	0.44%	0.44%
Has union employees	0.75%	2.05% *	3.37% *	1.60%	2.04%	0.79%	2.12%	0.80%
Unknown	0.89%	7.49% *	4.46%	4.82%	3.79%	0.84%	4.72%	0.85%
Percent low wage employees								
50% or more low wage	1.24%	1.35%	2.46%	1.64%	1.55%	2.08%	1.51%	1.32%
Less than 50% low wage	0.47%	0.57%	0.88%	1.28%	0.84%	0.78%	0.52%	0.52%
Unknown	0.51%	2.10%	2.32%	4.21%	1.20%	0.59%	1.54%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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